

**INFLUENCE OF TRAINING ON EMPLOYEE PERFORMANCE:  
A CASE OF RAFIKI MICROFINANCE BANK NAIROBI BRANCHES**

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## DECLARATION

This project is my original work and has not been presented for an award in any other University.

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## **DEDICATION**

I dedicated this to my family for their inexorable support throughout the study.

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I thank the Almighty God for his love and amazing grace. He has seen me throughout the entire course and I am greatly indebted. Secondly, I would like to express my sincere gratitude to all the people who in various ways contributed towards the development of this work. I am greatly pleased to acknowledge the timely and technical support I received from my supervisor Ms. Bernadette Mutinda. She tirelessly gave expertise advise, guidance and feedback in molding my research topic, compiling the research project.

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### **ABSTRACT**

The topic of this study was the influence of training on employee performance in Rafiki Microfinance bank. The specific objectives of the study were to; determine the influence of training design on employee performance at Rafiki Microfinance bank; investigate the influence of work environment on employee performance at Rafiki Microfinance bank and to examine effects of trainee characteristics on employee performance at Rafiki Microfinance bank. This study used a case study approach. The target population of this study was 80 employees of Rafiki Microfinance bank. This study adopted a random sampling technique to choose a sample of 60 respondents. The study used questionnaires to obtain both quantitative and qualitative data. Majority of the respondents were in agreement training design influences employee performance. It was concluded that training design influence the employee performance. From the findings it was established that the work environment has an influence on employee performance. The analysis shows most of respondents were in agreement that trainee characteristics has a great effect on the employee performance. This implies that trainee characteristics is a predictor of employee performance. Based on the research findings the recommends to the management of Rafiki should be flexible on the training designs adopted by the bank when training its employees. Based on the research findings the recommends to the management of Rafiki should note that work environment also influence how effective the learning process during training. Therefore the management of Rafiki should conduct an audit of its employee characteristics' and trails and design a training program as per their traits.

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## **LIST OF ABBREVIATIONS & ACRONYMS**

<b>CBK</b>	Central Bank of Kenya
<b>DTM</b>	Deposit Taking Microfinance
<b>OD</b>	Organization Development
<b>HR</b>	Human Resource
<b>HRM</b>	Human Resource management
<b>HRD</b>	Human Resource Development
<b>HRMP</b>	Human Resource Management Practices
<b>SHRM</b>	Strategic Human Resource Management

## **OPERATIONAL DEFINITION OF TERMS**

<b>Job Performance</b>	Amos and Ristow, (2013) studied that effective management of performance was critical if the goals and objectives of the organization were to be achieved. Organizations were in existence to succeed and the achievement of the strategy through individual output places the spotlight directly on performance and the management thereof.
<b>Training</b>	It is a part of Human resources development (HRD). Human resource development is related to individual and team well-being, concerned with training, development and education (Mwikali, 2016).
<b>Training Design</b>	This is the process of creating a blueprint for the development of instruction for training for positive impact (Adongo, 2014).

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background to the Study**

Businesses today are highly competitive, global and technologically advanced. For a business to survive therefore, it must employ sustainable competition strategies. Employee's expertise and competence are key aspects to the company's performance, its competition powers and advancement. Many organizations have laid out continuous strategies so as to ensure they achieve their objectives and maintain their competitive advantage (Athur&Maqbool, 2015). More so employees should not only be creative and innovative but also should be flexible, competent and having acquired training to handle their duties effectively. There has been recorded an increase in training programs in organizations especially after World War II with even the content expanded (Luo, 2000).

In the 1910s, the only companies that were known for training entry level employees were Westinghouse, General Electric, and International Harvester. This was different by the end of 1990 as 40% of the firms in America had learning institutions. Between 2012 and 2015, the Canadian organizations increased training funding from \$688 per employee to \$705 (Collins & Smith 2016). This as a result has improved efficiency in production as employees' performance is highly boosted.

Based on Aguinis and Kraiger (2009) define training as a planned activity carried out to enhance employees' expertise, skills and competence. Aria (2013) also viewed training as an educational activity where employees learn, re-learn and reinforce their knowledge and skills. Dessler (2009) views training as a process with different methods applied to enhance employees' knowledge and skills so as to improve their performance. Furthermore, Bramley and Kitson (1994) define training as a planned effort by an organization aimed at increasing work related competence. Many HRM experts ascertain that an organization should be able to determine the extent training and development connect with their strategies as it determines how effective training will be. Noe and Schmitt (2010) in their study affirms that organizations find it hard investing in a training program without evaluating its potential contribution to the goals and objectives of the company and how effective the training will be. The evaluation uses the different levels of training effectiveness including; reaction,

learning, behavior and result derived from the program (Hamid Khan, 2012: 49). Organizations are with time emphasizing on the importance of training to the organizations strategic goals and are more into evaluating training programs so as to ensure they invest properly and effectively in training. They are also giving training programs consideration during hiring (Brinkerhoff, 2009).

Organizations culture and politics however are the main hindrances to training. Due to inadequate skills, competence and expertise of some employees, their delivery of tasks is limited (Zuhair, 2014). Organizations try to capture turbulent dynamic market; they strongly focus on human capital in order to get financial solvency and competitive advantage. The success of organizations depends on employee skill, knowledge and attitude.

In Kenya, Wambugu and Ombui (2013) examined the effect of reward strategies on employee performance where they focused on Kabete Technical Training Institute based in Nairobi. Key in the study was how growth opportunities and staff promotion influenced employee performance. The former is linked to career development as explained by training and development while promotion is one of the ways of rewarding employees for their incessant efforts.

According to Alusa and Kariuki (2015) studied human resource management practices and employee outcome taking a case of Coffee Research Foundation, Kenya. In the study, it is argued that scholars have hitherto failed to arrive at a consensus regarding the meaning of HRM practices. The banking sector has been in existence since the colonial era. However, where Kenya had yet to achieve self-rule, the country banking sector was dominated by foreigners. These financial institutions were a preserve of urban dwellers since they were located in urban centers. At the time, the sector's performance was significantly low.

However, in the recent times there has been remarkable growth in the sector thanks to stiff competition and dynamics brought about by effects of globalization. Majority of financial institutions including microfinance banks are using advanced technology in offering banking services to their customers. Internet banking and mobile banking are some of the crucial transformations witnessed in the sector as a result of introduction

of advanced technology (CBK, 2010). These required trained staffs that are capable of rolling out them and creating awareness to customers and other interested buyers.

### **1.1.1 Rafiki Microfinance Bank**

Rafiki Microfinance Bank limited is a microfinance institution in Kenya. It is a subsidiary of Chase Bank Kenya Limited. Thus it is the first bank to be owned by a commercial bank in the Kenya. It was founded in 2009, registered in 2010 and launched its operations in Kenyan market in 2011. Rafiki Microfinance Bank is regulated by the Central Bank of Kenya. The current CEO of Rafiki Microfinance Bank is Ken Obimbo.

In 2011, Rafiki Microfinance Bank started with two branches; today it has 18 banking branches all over Kenya. Rafiki Microfinance Bank focuses to expand financial access in the microfinance industry through multiple delivery channels and is distinctively positioned to empower communities where they are to minimize poverty levels. This is by enabling them upscale by offering opportunities for businesses and job opportunities. The Bank mainly puts emphasis on youth banking

Rafiki Microfinance Bank products and services include agriculture facilities, consumer loans, trade finance, business loans, asset finance, youth entrepreneurship facilities, Diaspora Banking, transactional and operational accounts, fixed deposits, money transfer services, micro loans. Rafiki Microfinance bank was used as a case study because its employees are a mix of different generations. Thus Rafiki Microfinance Bank not only has baby boomers and generation X as its employees but also young, energetic and innovate generation Y employees (RafikiBank, 2015).

### **1.2Statement of the Problem**

The recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized (Sultana, Irum,Ahmed & Mehmood, 2012). Training is necessary to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions. There is

therefore a continual need for the process of staff development, and training fulfils an important part of this process (Sultana et al. 2012).

Despite the strong assumptions that workplace training influences employee outcomes (e.g. motivation, commitment, withdrawal behaviour and work performance), there is a limited number of studies in field settings addressing these issues empirically (Dysvik&Kuvaas, 2008). These sentiments are supported by (Burgard&Görlitz,2011) who argued that non-monetary returns to training are less often examined in the empirical literature. Similarly (Agyemang&Ofei,2013) argue that despite employee engagement and employee commitment and their determinants received a great deal of attention in the last decade in academic circles, the concepts remain new with relatively little academic research conducted on them especially in Sub-Saharan Africa. Furthermore most studies on the subject of training and how it impacts on employee and organizational performance are majorly confined to the developed world within the context of individual countries and organizations raising the question on whether their findings can be generalized to other sectors, countries and the developing world.

In East Africa, most scholars have focused primarily on established commercial institutions as case studies in an attempt to highlight the relationship between staff training and employee performance. (Jagero, Komba, &Mlingi,2012) used DHL and FedEx courier companies that operate in Dar es Salaam Tanzania as their case study; (Otuko, Chege&Douglas,2013) Mumias Sugar Company Kenya; Neo (2000) East African Breweries Limited. There lacks sufficient empirical evidence regarding the impact of staff training on performance of employee based in Kenya; More specifically studies focusing on Rafiki microfinance bank. Therefore this study sought to fill in the research gap on the impact of training on employee performance in Rafiki Microfinance bank.

### **1.3 Objectives of the Study**

#### **1.3.1 General Objective**

The general objective of the study was to investigate the impacts of training on employee performance in Rafiki Microfinance bank.

### **1.3.2 Specific objectives**

The specific objectives of the study were to:

- i. To determine the effects of training design on employee performance at Rafiki Microfinance bank.
- ii. To investigate the influence of work environment on employee performance at Rafiki Microfinance bank.
- iii. To Examine effects of trainee characteristics on employee performance at Rafiki Microfinance bank.

### **1.4 Research Questions**

The study aimed at answering the following research questions:

- i. What are the effects of training design on employee performance at Rafiki Microfinance bank?
- ii. Does work environment influence employee performance at Rafiki Microfinance bank?
- iii. What are the effects of trainee characteristics on employee performance at Rafiki Microfinance Bank?

### **1.5 Justification of the Study**

The findings of this study would be of value and interest to various stakeholders such as; the banking institutions especially Rafiki Microfinance bank will directly benefit as the findings will result in the improvement of job performance by the employees. It will also help the banking sector understand the position of their training. A number of researchers and academicians could be interested in knowing the available training programs in the unique operating system of the different organizations and how relevant and sustainable they are in the job market. It can also assist the researchers in doing further studies of the same.

### **1.6 Scope of Study**

The study focused on impacts of training on employee performance in Rafiki Microfinance bank in Kenya. The study was targeting 80 staff at the Rafiki Microfinance bank Management and staff was the main target in the study. This study was conducted for 13 months from October 2017 to September 2018.



## **1.7 Chapter Summary**

This chapter introduces the subject of study, provides an overview of Rafiki Microfinance Bank, discusses the statement of the problem, lists research objectives and questions, and finally provides both justification and scope of study.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Introduction**

This chapter presents the theoretical review, empirical review, conceptual framework and conceptualization of the variables.

### **2.1 Theoretical Review**

#### **2.1.1 Strategic Human Resource Management Theory**

The strategic human resource management (SHRM) theory has several proponents including (Becker & Gerhart, 1996), (Becker & Huselid, 2014), and (Wright, Dunford & Snell, 2012) amongst others. This theory holds that SHRM focuses on the organizational performance rather than the performance of individual employees. In addition, it states that SHRM is concerned with the role played by HR management systems as a solution to business challenges; instead of paying attention to individual human resource management practices (HRMP) in isolation. Relative to this theory, SHRM model is said to be a relationship between a firm's HR design and organizational performance.

The HR architecture encapsulates the systems, competencies, expertise, and employee performance behavior that show the development and management of the organizations human resource (Becker & Huselid, 2006). It is stated that the SHRM theory has focused on a number of crucial areas relative to the nature of the HR architecture. It puts into perspective a few questions. In respect of the foregoing queries, it is posed that the HR architecture is fundamental since it underscores the locus of value creation in SHRM (Wright et al., 2012). The authors further postulated that despite the fact that strategic human capital is reflected in the human assets in the firm, it is created and managed through the organizational system reflected in the HR design.

According to (Becker & Huselid, 2006), the aspect of HR design as a value-creating strategy raises the question of the right locus of strategic value creation. This is due to the argument that SHRM delves into the HR system, workforce skills and competencies, employee commitment and engagement, and also employee output.

The authors put emphasis on the importance of the HR system as being the most vital strategic asset in an organization. This is premised on the assertion that it is the source of value creation; it has a potential for greater inimitability based on how it is aligned to the firm's strategy; and it is immobile, unlike human capital. The SHRM theory has, however, been criticized. It is argued that minimal effort has been put to extend the theory in a way that formally integrates the mechanism through which the HR design precisely impacts organizational performance (Gerhart, 2009). The SHRM theory explains how training influences employee performance.

### **2.1.2 Herzberg's Two Factor Theory**

Herzberg's motivation/hygiene theory is also referred to as the two-factor theory, was developed by Fredrick Herzberg. The theory emanated from studies and observation on accountants and engineers totalling to 200 (Redman & Wilkinson, 2012).. Comparative matters associated with job dissatisfaction are notable for being causes of job satisfaction as this theory seeks to opine. Job satisfaction would arise from loyalty to the organization; morale in performing allocated duties and attitude one has towards people and those they work with. Proper hygiene and well-structured environmental infrastructure and compliance mechanisms would contribute to satisfaction too. Herzberg's conclusions were that proper attitude to work would have employees take extra assignments or greater responsibilities and improve interpersonal growth in an employee

Recognisability of one's contributions to work and performance of the organization in terms of rewards, wage increment and promotion in cadre ranks, are among the significant factors contributing to improved satisfaction in an employee's effort (Armstrong, 2010). Employers maximizing the efforts of their employees would be considerate in ensuring presence of sustainability in the performance by appreciating the roles or efforts by the staff. This theory is adopted by study, in considering the manner in which organizations are structured; treat their employees and the available working conditions (Redman & Wilkinson 2012). With stiff restrictions from the Government of the day, proper leadership, effective team building programmes and training at work, ample working conditions connect well with satisfying the employee job concerns or utilities. This theory is related to my study as it highlights the basic importance of recognizing needs of employee that would need to better performance

and one of the ways of improving employee performance is by training and the study will be seeking to find out the impact of training on employee performance.

### **2.1.3 McGregor's Theory X and Theory Y**

This theory presents two management styles mainly theory X for autocratic and Y for participatory management. In theory X, there is the forcefulness to work than the theory Y that provides ample environment and conditions to work. Employees are or contented with theory Y than theory X management models as they efficiently contribute to high levels of productivity. Unpleasant of work and characterisation of not delivering to the same work is the confinement of employees under theory X as converse is true for theory Y. Organizations do not accept alternative voices in the setting of employment policies and other HR related activities, however, inclusive of terms and conditions in handling employees would constitute to poor work delivery and organizational culture (Redman &Wilkinson 2012).

This theory is suitable for this study owing to the environmental conditions and leadership structures employees are exposed to. Most employees would contribute to organizational performance if the leadership structure in place is accessible, participatory and fair in handling matters. In addition, the Government of the day's leadership inclusiveness and delegated structures have to accommodate the needs of the employees. Converse, is the situation for employees that would underperform, dissatisfied and have minimal morale levels and poor attitudes towards their areas of responsibility and supervisors. This theory is related to the study as in highlights the basic importance of recognizing needs of employee that would need to better performance and one of the ways of improving employee performance is by training. The study sought to find out the impact of training on employee performance.

## **2.2 Empirical Literature**

### **2.2.1 Training Design and Employee Performance**

According to Nadler (2014) effect of off job training on employee performance at Kenya breweries limited points that all the activities that are related to human resource development are aimed at either improving the current performance of the employee instill new skill for a new position in future and generally enhance growth for both the employee and the organization ensuring current and future objectives are

met. An organization may choose from the available two methods while deciding on the training and developing skills of the employees. These methods include the on-the-job training given to organizational employees while conducting their regular work at the same working venues and off-the-job training involves taking employees away from their usual work environments and therefore all concentration is left out to the training.

According to Karanja, (2013) who conducted a case study of standard chartered bank on form of training on employee performance ,coaching and/or mentoring involves having the employees with high experience coach the less experienced employees. It is believed that mentoring offers a wide range of advantages for development of the responsibility and relationship building. The practice is often applied to newly recruited employees in the organization by being attached to a mentor who might be their immediate managers or another senior manager. This however excludes older employees from training as it only emphasizes on new employees.

Aminu (2011) assessed the impact of employee training on organizational performance of on a case study of vitafoam Kenya plc. Both primary and secondary were collected, simple random sample technique adopted for the study. Tables, charts and percentages were used as method of data presentation and analysis. Chi- square was used to test the formulated hypothesis. He found out that one of the roles of the management of the organization is providing adequate room for employee training. it was also found out that employee acknowledge and supported the techniques adopted by the management of the organization in training employee and they also recognized the role of training in improving performance in vita foam Kenya plc. It was also found out that most employees in the organization acknowledges the relationship between performance and motivation (job satisfaction) and that employee on the training influences level of effective performance in the organization. Employee needs for training should be forecasted a head of time so as to reduce the problem of sudden and rush planning which have adverse effect on organizational performance.

Orientation as a type of training is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, rules and regulations of the organization (Olaniyan&Ojo, 2008). This training is concerned with the introduction of new employees into new roles usually during their first day in

office. This exposes them to the different functions for instance scope of their work, ways of handling their responsibilities and the company's expectations about them. They are also introduced to an overview on the working environment including working systems, technology, and office layout. They are more so briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures.

In a related study, Nassazi (2013) examined the effects of technical skills development training employee performance at telecommunication industry in Kenya. In particular, this survey focused on three biggest telecommunication companies in Kenya namely; Safaricom, telecom and Airtel. The analysis of the results revealed that technical skills development training has a positive impact on the performance of employees of these companies in Kenya. Therefore, the study concluded that these findings would be helpful to human resources policy decision makers, government and academic institutions in Kenya.

Ndibewu (2014) studied the effect of employees training on organizational performance his study aimed at identifying the effects of employee training on organizational performance with special emphasis on the process and procedure of selecting employee for training. The survey research was carried out in Nairobi, Kenya. Findings from the study reveal that the extent to which unsystematic approach of employee training affected organizational productivity and there is a very strong positive relationship between employee perception of training and organizational performance. He also found that the extent to which employee training alone affects organizational performance was low, however, when other variables like training design, training delivery style were considered, its effect became significant.

Ndibewu(2014) concludes that if the right employees are sent on training through the systematic training procedure of identifying and selecting employees for training, there would be a significant improvement on the organizational performance. He recommends that a mechanism should be created for proper assessment and evaluation of employee performance after training as this will ensure that only employees who require training are sent on training.

### **2.2.2 Work Environment and Employee Performance**

Work conditions are not considered to have a direct impact on production output. It is said to have an indirect relationship with employee's performance. Manual and mental involved works are mostly affected by working conditions. This work is considered tiresome resulting to exposing not only the company's property to danger but also human life. This might adversely affect the employee's morale. An accident free area is required for such jobs. These areas should be noise free environments, with adequate lighting systems, and adequate temperatures (Hogber 2009).

According to an ILO report published in 2013, various researches identify quite a number of tools and policies have been sought to enhance occupational health and safety (OHS) on SMEs often emphasizing proactive measures that are sensitive to specific characteristics and sectoral differences. These include the provision of advice through intermediaries, supply chain initiatives, targeted industry programs and the simplified implementation of OSH systems (Quinlan, Croucher, Stambitz, & Vickers, 2013)

Aworemi, et al. (2011), administrated an empirical study of motivational sought among workers in Kenya commercial bank. The study wanted to explain the hierarchical importance of the subsequent motivators: job security, personal loyalty to workers, fascinating work, sensible operating conditions, good wages, promotion and growth within the organization, appreciation for work done. Fifteen branches were selected. The result was hierarchical consistent with order of importance, as follows: sensible working condition, fascinating work, good wages, job security, promotion and growth within the organization. Appreciation for work did personal loyalty to workers. The results of the study shows that sensible operating condition, fascinating work and good wages are the foremost effective motivators

Nadeem, Ahmad, Muhammad and Hamad (2014) put various companies in Multan city, Pakistan under scrutiny to determine whether motivation affected the performance in these organizations. In the study, an analysis of different aspects of motivation more specifically in private organizations were made and found out that most of them were not motivated. The findings of the study indicated that motivation is necessary for each and every firm for it surely affects the overall performance of

the employees and helps them achieve their overall goals. A firm that takes proper care of their employees progresses (Nadeem, Ahmad, Muhammad, & Hamad, 2014)

Working environment within the Muslim banking in Dubai is essential and affects the power for the employee to perform better. The atmosphere of the setting and facility is crucially necessary. Involving staffs in dynamic working environment will cause a lot of favorable result as they're the one working within the system. They will offer insights on the deficiencies and adjustments are often created accurately (Ritter, 2011).

On effects of working conditions on employee performance at house of Manji by Mathews & Kibuchi(2009) it was found that the nature of the physical condition under which employees works is important to output, Offices and factories that are too hot and ill-ventilated are debilitating to effort. There should be enough supply of good protective clothing, drinking water, rest rooms, toilets, first aids facilities etc. Both management and employees should be safety conscious at all times and minimum of requirement of the factories act must respect. Bornstein (2007) states that in organizations where employees are exposed to stressful working conditions, productivity are negatively influenced and that there is a negative impact on the delivery of service. On the other hand if working conditions are good, productivity increase and there is a positive impact on the delivery of service.

Kingsley (2012) studied on the impact of office ergonomics on employee performance in Ghana National Petroleum Corporation (GNPC).The study aimed at finding out whether the workplace environment of GNPC had any impact on employees' performance. The results showed that deficiencies in office working condition affected the performance of employees by varying degrees ranging from 20-80 percent. Leblebici (2012) researched on the impact of workplace quality on employee productivity a case study of a foreign private bank in Turkey. The study was to establish the relationship between the work physical conditions and employee performance. Study showed that employees felt motivated while working in a modernized office, well decorated and well-arranged and with good storage facilities.

### **2.2.3 Trainee Characteristics and Employee Performance**

Based on a research finding on trainee characteristics and impact of training at Kenya commercial bank of Kenya based on the findings it was found out that Individuals



high on conscientiousness are more dependable, well organized, preserving and motivated to excel in job. Moreover, they tend to set themselves higher standards of performance and try to be more committed to them. Conscientiousness has been found to be related to overall performance in a wide range of jobs (Seibert, 2016). Trainees high on Conscientiousness tend to attain higher training outcomes than those low on this personality trait.

In a study conducted on role of trainee characteristics of on employee performance at bank of Uganda found out that Self-efficacy refers to an individual's belief in one's capabilities to organize and execute the courses of action required to produce given attainments (Bandura, 2017). Self-Efficacy has been shown to be positively and strongly related to job performance. In a training environment, such results are likely to translate into a positive relationship between self-efficacy and training outcomes. Research has consistently shown positive relationship between self-efficacy and learning need.

This refers to an individual's drive to excel and be singled out in a group for unique recognition at Kenya Kapa oil refinances (Kabanoff & Bottger, 2011). Some people have a compelling drive to succeed. And with that, comes the desire to have impact, to be influential and to control others. They are convinced that training inputs can satiate such desires by injecting new ideas which their peers lack to some extent.

In a study conducted on role of training method of on employee performance at housing finance bank According to Lisk (2015), human resources training and development approaches can be viewed from two perspectives, the macro and micro practices. The micro identifies the degree to which internal career development systems facilitate organizational progression and personal development. It also addresses the extent to which organizations perceive need for skill enhancement to equip employees with relevant skills for future work demand. These approaches include career development information technology, job rotation, job design, job enhancement, job enlargement, 360 degrees feedback and on-the-job training.

On the basis of Expectancy theory Vroom, researchers have suggested that valence or individual's beliefs regarding the desirability of outcome obtained from training is related to training success. As Matheuet. al. (2012) found that learning need was a

function of perception that increased job performance (facilitated by training) led to feeling of accomplishment, higher pay and greater potential for promotion.

They have also been found to influence the effectiveness of learning process in training. One of the primary environmental factors is transfer of training climate, defined as the trainee's perception of the degree to which there will be support for using on the job what has been acquired in training. Tracy, Tannenbaum and Kavangh, (2015) have proposed that a favorable organizational transfer climate enhances training attainment and subsequent job performance.

Based on a research done on the impact of employee characteristics in the pastry industry a case study of broadways bread Kenya it was found that performance self-efficacy will be positively related to training transfer. As suggested before, trainees must have the ability to retain the knowledge instilled during the training program to facilitate the transfer process. Similar to cognitive ability, training retention is the degree to which trainees retain the content after trainings completed. (Kanji, 2010) argue that learning retention outcomes are directly associated with the generalization and maintenance of training effects on the job. They argue that in order for trained skills to be transferred, they first must be learned and retained. Although we were unable to find any previous research empirically demonstrating this relationship, we believe it is an important aspect in the transfer of training process. Therefore, we hypothesized the following: h3 training retention will be positively related to training transfer.

### **2.3 Summary and Research Gaps**

The analysis of the results revealed that technical skills development training has a positive impact on the performance of employees of these companies in Kenya. Therefore, the study concluded that these findings would be helpful to human resources policy decision makers, government and academic institutions in Kenya. However the literature failed to address the best training Design that is best to be adopted at the Rafiki microfinance bank the research will seek to fill in the gaps

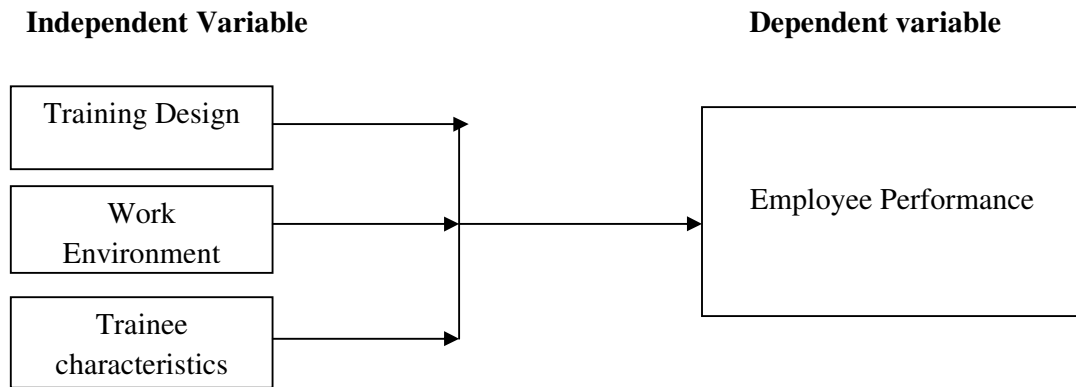
Working environment designed to suit employee's satisfaction and free flow of exchange of ideas is a better medium of motivating employees towards higher productivity. Therefore, it is so important to find what factors of workplace environment causes employee's performance. However the authors failed to show

how working environment directly impact the performance at Rafiki microfinance bank.

## 2.4 Conceptual Framework

This study seeks to assess three independent variables mainly the training design, work environment and trainee characteristics and one dependent variables mainly employee performance as illustrated in Figure 2.1.

**Figure 2.1 Conceptual Framework**



**Source: Researcher (2018).**

## 2.5 Operationalization of Variables

**Table 2.1 Operationalization of Variables**

<b>Variables</b>	<b>Type of Variable</b>	<b>Operationalization</b>	<b>Measurement</b>
Training Design	Independent	Orientation Coaching Job rotation on-the-job training	<b>Nominal</b>
Work Environment	Independent	Work Station Environmental Facility Sustainability Transparency and communication Opportunity to use knowledge acquired	<b>Nominal</b>
Trainee Characteristics	Independent	Responsiveness Employee Input Willingness	<b>Nominal</b>
Employee Performance	Dependent	Service Delivery Meeting target Employee competence Employee Productivity	<b>Ratio Scale</b>

## 2.6 Chapter Summary

This chapter has outlined the various relevant theories applicable to the study, the studies conducted in the sectional and objective led areas, each with key four studies. In addition, it has provided a summary of identifiable research gaps and an illustration of the study concept and the operationalization of the variables with the extent of magnitude and the attributes of the study.

## CHAPTER THREE: RESEARCH METHODOLOGY

### 3.0 Introduction

This study chapter seeks to highlight the research design, targeted population, techniques of sampling, and sampled size, collection of data and involved procedures.

### 3.1 Research Design

This study used a case study approach. Mugenda and Mugenda (2003), a case study research design enhances the understanding of a single organization by paying special attention to specific variables. This study covered the variables in accordance to objectives of the study and defined the time and plan adopted for the study. This design is significant as it is central to a specific area of focus. This study was conducted in Nairobi City County where Rafiki DTM is based.

### 3.2 Target Population

Target population is the estimate units, observations or individuals or items under subject examination by the study (Kothari, 2014). This study seeks to target 80 respondents. These respondents covered 20 officers from human resources and development, 30 in administration and 30 in operations departments. The respondents have been categorized in the following format as tabulated in Table 3.1.

**Table 3.1 Target Population**

<b>Respondents</b>	<b>Frequency</b>	<b>Percentage</b>
Human Resources	20	25%
Operations	30	38%
Administration	30	38%
<b>Total</b>	<b>80</b>	<b>100%</b>

### 3.3 Sample and Sampling Technique

A sample size is significant for the study as it enables measurement of outcomes using a smaller number of the target population to illustrate the occurrence or indication of the population under investigation. This study adopted a random sampling technique to choose 75% of the respondents for examination and assistance in collecting data.

**Table 3.2 Sample and Sampling Technique**

<b>Respondents</b>	<b>Frequency</b>	<b>Percentage</b>
Human Resources	15	25%
Operations	23	38%
Administration	23	38%
<b>Total</b>	<b>60</b>	<b>100%</b>

### **3.4 Instruments**

The study used questionnaires to obtain qualitative data for analysis which was further validated from analysis results from secondary data quantitative analysis. Schwab (2009) questionnaires are measuring instruments that ask people to answer a set of questions or respond to a set of statements. Mugenda and Mugenda (2003) and Kothari (2013) define a questionnaire as a document that consists of a number of questions printed or typed in a definite order on a form or set of forms. This study adopted a structured questionnaire to collect data. The questionnaire was in parts, mainly: section A contained demographic information, section B covered training design, and section C covered the work environment, section D covered trainee characteristics.

This study adopted likert scale based questions. These are essential in obtaining clearer and fine data for research use. Mugenda and Mugenda (2003) and Kothari (2004) agree that questionnaires have various advantages including; low cost even with a widely spread geographical area to reach; it is free from the bias of the interviewer; answers are in respondents' own words; respondents have enough time to give well thought out answers; respondents who are not easily approachable can also be reached conveniently; large samples can be made use of and thus the results can be made more dependable and reliable. They also concur that the main advantages of questionnaires are; low rate of return of the duly filled in questionnaires; bias due to no-response is often indeterminate; it can be used only when respondents are educated and cooperating; the control over questionnaire may be lost once it is sent.

### **3.5 Pilot Study**

Before using of questionnaires, a pilot study was taken. This is to test whether the questionnaire was clear to all respondents and test if the questionnaires were effectively address the data needed for study and finally test the correctness of data

collection tools. Even though the data collected during the pilot study was not used in the final data analysis, it served as key pointer as to whether the questionnaire was structured to fit the purposes of the study. After the pre-test, the researcher amended the questionnaire based on the views given by the respondents during pre-testing to improve the questionnaires before actual collection of data. The institutions selected for the pilot study was excluded from the sample to be used for the main study.

### **3.5.1 Validity**

Validity is defined as the degree to which a test measures what it is purposed to measure (Borg & Gall, 1996). A content validity test was used to measure instrument validity. This type of validity measured the degree to which data collected using a particular instrument represented a specific domain of indicators or content of a particular concept (Mugenda&Mugenda, 1999).

### **3.5.2 Reliability Test**

Reliability refers to the extent to which an experiment tests or measuring procedure yields the same resulted if repeated several times, (Kothari, 2014). Reliability also refers to a measure of the degree to which research instruments yield consistent results (Mugenda&Mugenda, 2003).

Reliability analysis was done to work out the reliability of the form. The study used the Cronbach's Alpha. Gliem and Gliem (2013) established the Alpha value threshold at 0.7, therefore forming a benchmark for the study. The Cronbach's alpha was to verify the reliability of each objective.

### **3.6 Data Collection Procedure**

Data collection is significant for studies as it enables obtaining relevant figures, observations and situations from the respective respondents about a subject. Primary data was collected through administration of questionnaires on officers serving in operations, human resource and administration departments of Rafiki DTM Bank. The study adopted drop and pick method which involved delivering questionnaires at the bank's headquarters.

### **3.7 Data Analysis and Presentation**

Data was analyzed using descriptive statistics, frequency, distributions, percentages and measures of central tendency such as mean, mode and median, Combo and Donald (2006). Computer packages Excel was used to aid in analyzing and presenting the data through tables, charts and scatter diagrams were provided to show any statistically significant relationship in both graphical and numeric forms in a more clear and concise way.

### **3.8 Ethical Considerations**

This study ensured all quality and ethical standards are met. The research obtained a research permit from National Council for Science, Technology and Innovations and letter from the University. These are meant to offer surety to the respondents about the study. This study was for academic purposes. This study had an introduction letter to respondents.

#### **3.8.1 Informed Consent**

A letter of introduction was accompanied the questionnaires, authorization letter from the University and a letter from Rafiki DTM Bank was availed alongside the questionnaire. This created confidence to respondents to provide relevant data required in the questionnaire.

#### **3.8.2 Voluntary Participation**

Adequate questionnaires were presented to the respondents for filling. The respondents were requested to fill the questionnaires as indicated on the letter of introduction but not compelled to fill the questionnaires.

#### **3.8.3 Confidentiality**

Questionnaires collected from the respondents were treated with lot of confidentiality and the researcher presented a strong character of confidence while distributing and collecting the questionnaires from the respondents.



#### **3.8.4 Privacy**

The respondents were assured the questionnaire presented was for academic purposes and are not required to reveal their identity. The researcher ensured all data collected is under a strong locker safe and security lock for the coded data.

#### **3.8.5 Anonymity**

Respondents working in sensitive areas were assured of their privacy and researcher ensured all the same is on anonymous basis. This enabled in gathering sufficient data and appropriate data for use in the analysis of this study.

### **3.9 Chapter Summary**

The chapter has outlines the research design applicable for the study. The chapter has also provided the targeted population, the instrument of data collection to be used. It has provided the sampling technique and size to be observed in the data collection. In addition, it has provided the collection and analysis of data methods and ethical, reliability and pilot test procedures to be followed.

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION OF FINDINGS

#### 4.0 Introduction

This chapter covers data analysis and interpretation of findings. The chapter addresses the general information about respondents, the findings generated from the study, descriptive and inferential statistics.

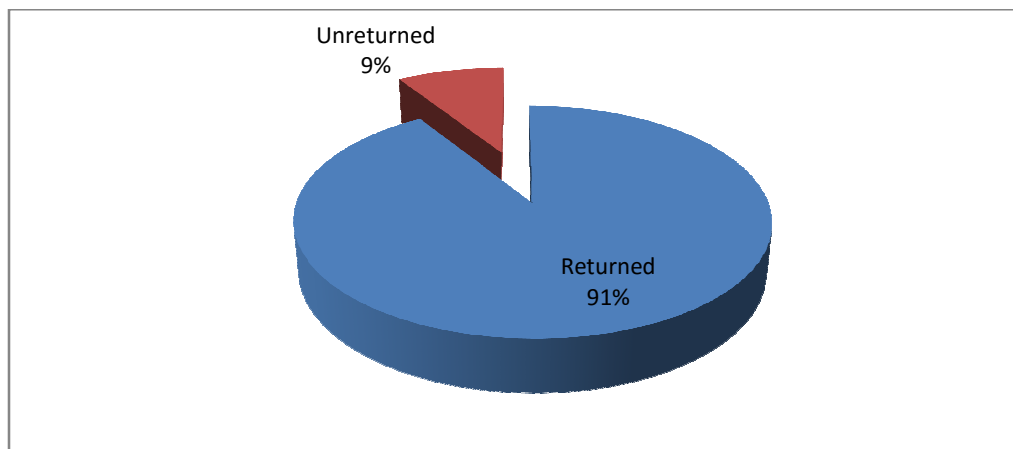
#### 4.1 Presentation of Research Findings

##### 4.1.1 Response Rate on research findings

**Table 4.1: Analysis on Response Rate on research findings**

Response	Frequency	Percent
Returned	55	91.1
Unreturned	5	8.9
Total	60	100

**Figure 4.1: Analysis on Response Rate on research findings**



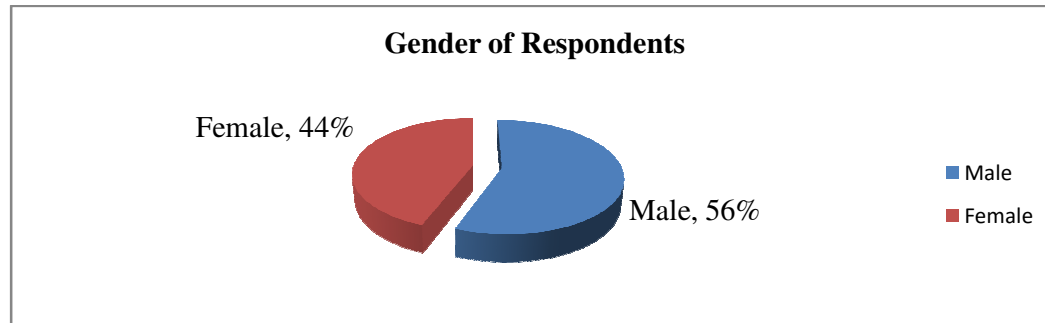
A total of 60 respondents were involved in the study from which 55 of the respondents filled the questionnaire and returned with a percentage rate of 91% whereas 9% of questionnaires were not returned. For this reason, the study established that the response rate was considered excellent.

#### 4.1.2 Gender of respondents

**Table 4.1 Analysis on Gender of Respondents**

Category	Frequency	Percentage
Male	31	56%
Female	24	44%
<b>Total</b>	<b>55</b>	<b>100</b>

**Figure 4.1 Analysis on Gender of Respondents**



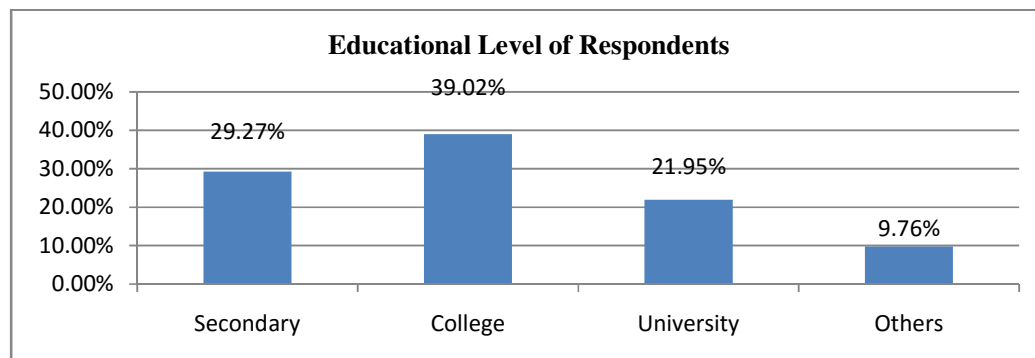
The respondents were asked to indicate their response on gender according to the findings, 56% of the respondents were male while 44% were female respondents and was shown on table 4.1. The interpretation derived from the study revealed that there was gender balance. .

#### 4.1.3 Educational level of respondents

**Table 4.2 Analysis on Education Levels of Respondents**

Category	Frequency	Percentage
Secondary	16	29.27%
College	21	39.02%
University	12	21.95%
Others	6	9.76%
<b>Total</b>	<b>55</b>	<b>100</b>

**Figure 4.2 Analysis on Education Levels of Respondents**



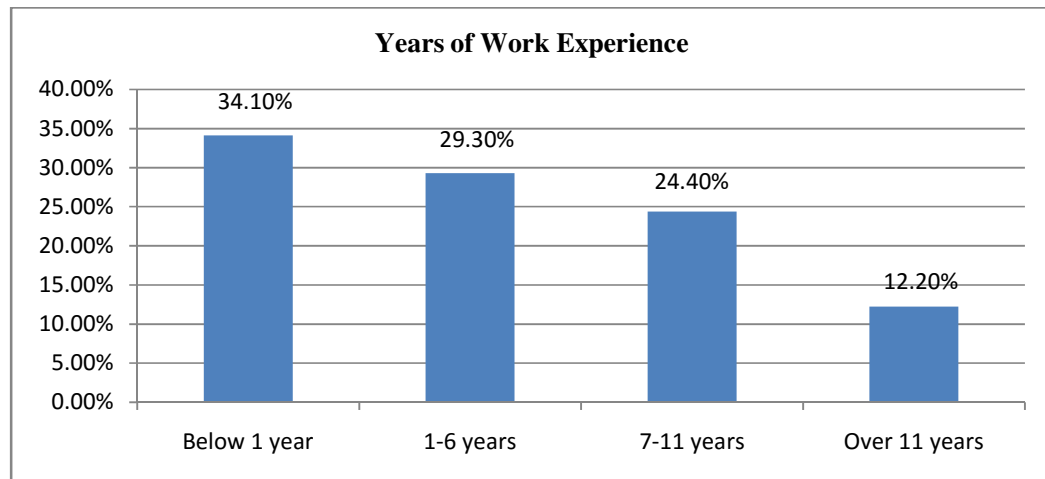
Based on the research findings from figure 4.2 the respondents were asked to indicate their level of education According to the findings, 39.02 of the respondents had college diplomas, 29.27% had secondary education, 21.95% of the respondents had university degrees and 9.76% of the respondents had other qualifications. This indicates that most of the respondents had college education.

#### 4.1.4 Years of work experience of respondents

**Table 4.3 Analysis on Years of Work Experience**

Category	Frequency	Percentage
Below one year	16	34.10%
1-6 years	21	29.30%
7-11 years	12	24.40%
Over 11 years	6	12.20%
<b>Total</b>	<b>55</b>	<b>100</b>

**Figure 4.3 Analysis on Years of Work Experience**



Based on the research findings from figure4.3 the respondents were asked to indicate the work experience in form of years. According to the findings, 34.1% of the respondents had less than 1 years of experience, 29.3% were between 1 to 6 years, 24.4 % of the respondents were between 7 to 11 years, and 12.2% of the respondents were above 12 years.

#### 4.1.5 Training Design

#### 4.1.8 At Rafiki DTM on-the-job training and employee performance

**Table 4.4 Analysis on-the-job training and employee performance**

Category	Frequency	Percentage (%)
Strongly agree	10	18%
Agree	6	11%
Neutral	11	20%
Disagree	10	18%
Strongly disagree	18	33%
Total	<b>55</b>	<b>100%</b>

**Figure 4.4 Analysis on-the-job training and employee performance**

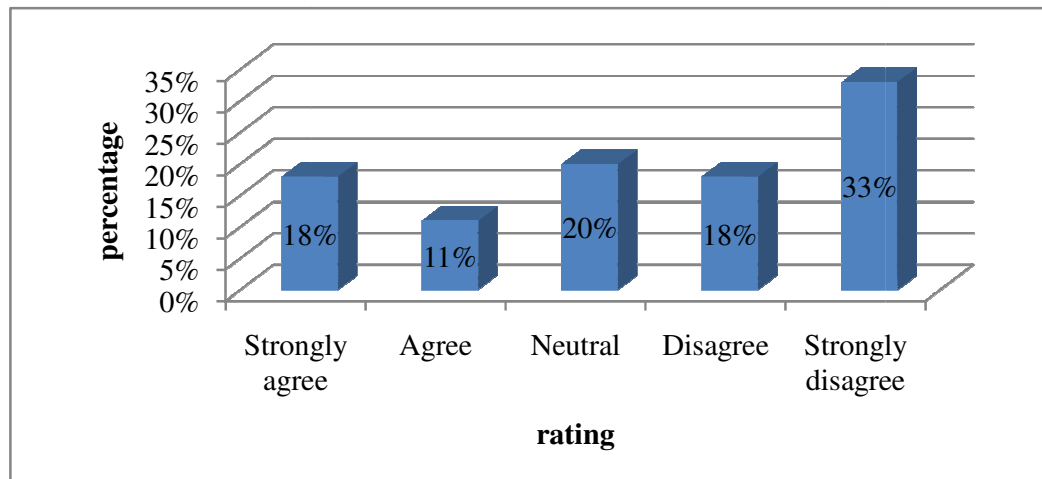


Table 4.4 and figure 4.4 indicate that majority of the respondents represented by 51% disagreed that on-the-job training through teaching or coaching is done by employees with high experience to less experienced employees whereas 20% of the respondents undecided whether on-the-job training through teaching or coaching, 29% of the respondents agreed that on-the-job training through teaching was dominant, a part of the respondents was of the opinion that the on-the-job training through teaching or coaching is done by employees with high experience to less experienced employees. The findings concur with Armstrong (1995) who demonstrated that on the job training efforts are likely to result in positive changes in job performance.

#### 4.1.11 Coaching and employee performance

**Table 4.5** Analysis on Coaching and employee performance

Category	Frequency	Percentage (%)
Strongly Agree	19	42%
Agree	8	18%
Neutral	9	20%
Disagree	4	9%
Strongly Disagree	5	11%
Total	<b>45</b>	<b>100%</b>

**Figure 4.5** Analysis on Coaching and employee performance

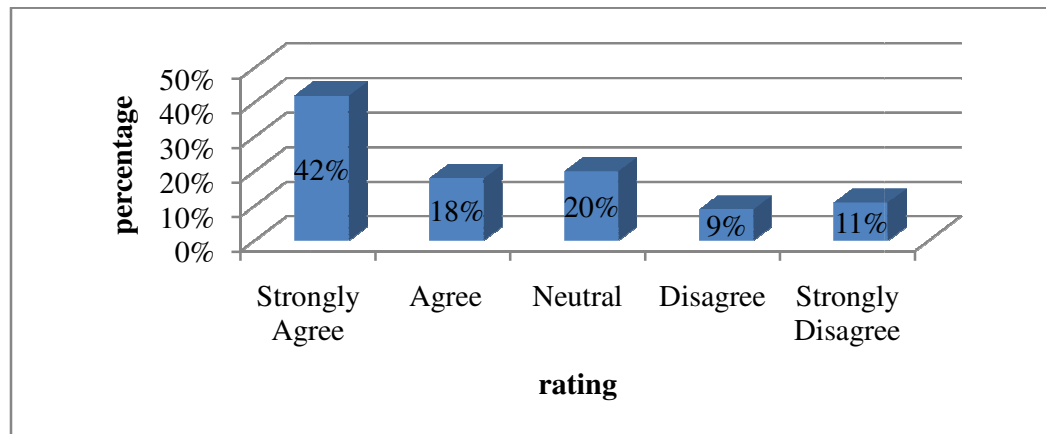


Table 4.5 and figure 4.5 indicate that the majority 60% agree that coaching in our organization leads to improved employee performance, 20% were not sure if Coaching at the organization leads to improved employee performance, 20% disagreed that Coaching at the organization leads to improved employee performance. These analysis findings indicate that the bulk of the respondents were in agreement that Coaching in our organization leads to improved employee performance. This study findings concurs with (Karanja, 2013) Based on the study on form of training on employee performance at the standard chartered bank it was noted that coaching and/or mentoring involves having the employees with high experience coach the less experienced employees It is believed that mentoring offers a wide range of advantages for development of the responsibility and relationship building. The practice is often applied to newly recruited employees in the organization by being attached to a mentor who might be their immediate managers or another senior manager. This

however excludes older employees from training as it only emphasizes on new employees.

#### 4.1.15 Rotations and transfers on employee performance in the organization

**Table 4.6** Analysis on organization rotations and transfers on employee performance

Category	Frequency	Percentage (%)
Strongly Agree	9	16%
Agree	11	20%
Neutral	20	36%
Disagree	8	15%
Strongly Disagree	7	13%
Total	<b>55</b>	<b>100 %</b>

**Figure 4.6** Analysis on organization rotations and transfers on employee Performance

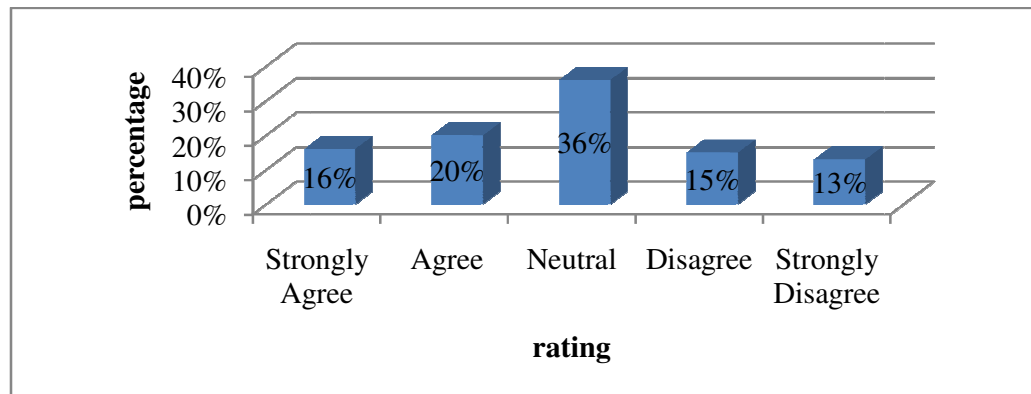


Table 4.6 and figure 4.6 indicate that the majority 36% of the respondents were not sure if organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization, 36% agree that the organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization while 28% disagree that the organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization. From the findings majority felt that the organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization. This research finding concurs with McCourt and Eldridge (2003) who established that rotations and transfers encourage employees to acquire knowledge of the different operations within the organization and the differences existing in different countries

where the organization operates. This acquired knowledge by the selected employees for this method is advantageous to the organization as it increases the competitive advantage of the organization.

#### 4.1.8 Organization Orientation and employee performance

**Table 4.7 Analysis on Organization Orientation and Employee Performance**

Category	Frequency	Percentage (%)
Strongly agree	10	18%
Agree	6	11%
Neutral	11	20%
Disagree	10	18%
Strongly disagree	18	33%
Total	<b>55</b>	<b>100%</b>

**Figure 4.7 Analysis on Organization orientation and employee performance**

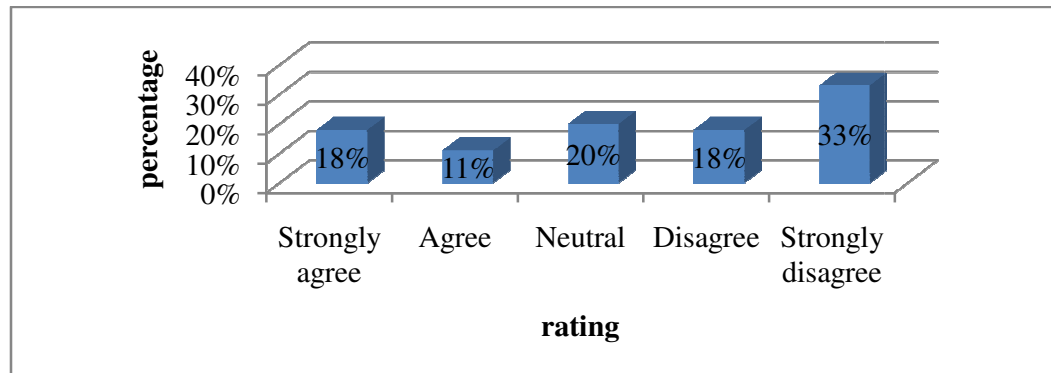


Table 4.7 and figure 4.7 indicate that majority 51% disagreed that the organization orientation for new employees is done to familiarize and train them on their new responsibilities, while 20% organization were not sure if orientation for new employees is done to familiarize and train them on their new responsibilities, 51% disagreed the orientation for new employees is done to familiarize and train them on their new responsibilities. Dominant parts of the respondents were of the opinion that organization orientation for new employees is done to familiarize and train them on their new responsibilities. This study finding concurs with Olaniyan and Ojo, ( 2008) who noted that Orientation as a type of training is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, rules and regulations of the organization. This exposes them to the different functions for instance scope of their work, ways of handling their responsibilities and the company's expectations about them. They are also introduced to an overview on the



working environment including working systems, technology, and office layout. They are more so briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures.

#### 4.1.6 Work Environment

#### 4.1.8 Transfer climate and employee performance

**Table 4.14 Analysis on Transfer climate and employee performance**

Category	Frequency	Percentage (%)
Strongly Agree	27	49.3%
Agree	14	25.5%
Neutral	2	2.5 %
Disagree	8	15.5%
Strongly Disagree	4	7.2%
Total	<b>55</b>	<b>100 %</b>

**Table 4.8 Analysis on Transfer climate and employee performance**

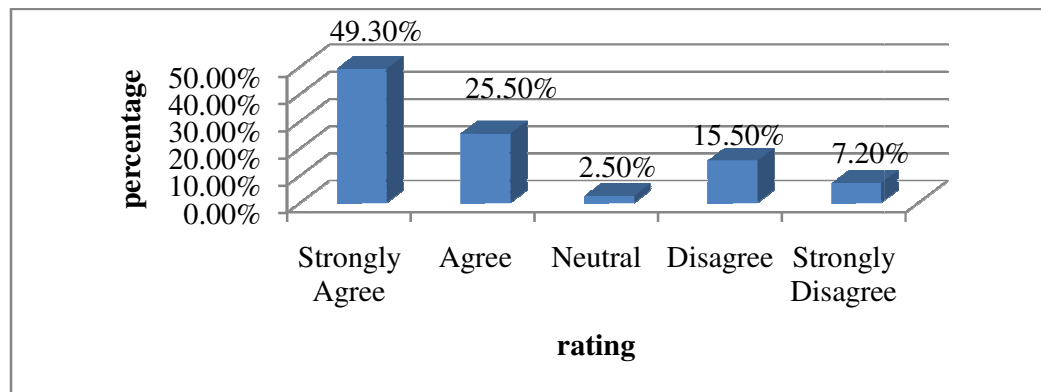


Table 4.8 and figure 4.8 indicated that the Majority 74.8% of the respondents agreed At Rafiki DTM a favorable transfer climate exists which enhances training attainment and the performance there after, 22.7% disagree At Rafiki DTM a favorable transfer climate exists which enhances training attainment and the performance there after while lastly a respondents of 2.50% of the respondents were not sure if at Rafiki DTM a favorable transfer climate exists which enhances training attainment and the performance there after. This study finding concurs with Shropshire and Kadlec, (2012) who noted that working conditions of a bank play a very important role in an individual's work output at the bank. Working environment related to physical aspects like noise, significant lifts and exposure to toxics.

#### 4.1.15 Our organizational culture and employee performance

**Table 4.9 Analysis on Organizational Culture and Employee Performance**

Category	Frequency	Percentage (%)
Strongly Agree	20	36%
Agree	11	20%
Neutral	9	16%
Disagree	8	15%
Strongly Disagree	7	13%
Total	<b>55</b>	<b>100%</b>

**Figure 4.9 Analysis on Organizational Culture and Employee Performance**

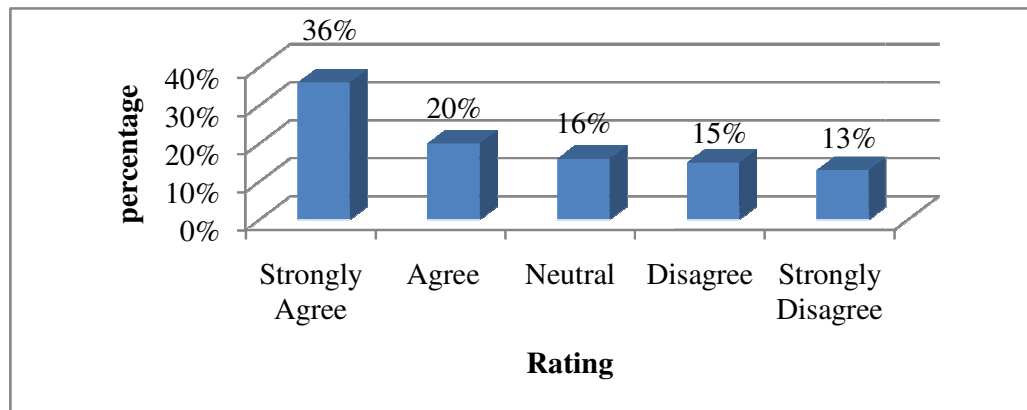


Table 4.15 and figure 4.15 indicate that the majority of the respondents agree that the organizational culture embraces training as an important aspect of employee performance as indicated by 56%, 28% of the respondents disagree the organizational culture embraces training as an important aspect of employee performance, 16% were not sure if the organizational culture embraces training as an important aspect of employee performance. From the findings majority felt that the organizational culture embraces training as an important aspect of employee performance. This analysis finding concurs with Newsroom (2012) who established that development of a positive culture in an organization prevents accidents by ensuring good working conditions and maintaining proper safety records thus improving performance.

#### 4.1.17 Physical Facilities for training

**Table 4.10** Analysis on physical facilities for training

Category	Frequency	Percentage (%)
Strongly Agree	12	22%
Agree	9	16%
Neutral	6	11%
Disagree	10	18%
Strongly Disagree	18	33%
Total	55	100 %

**Figure 4.10** Analysis on Physical Facilities for Training

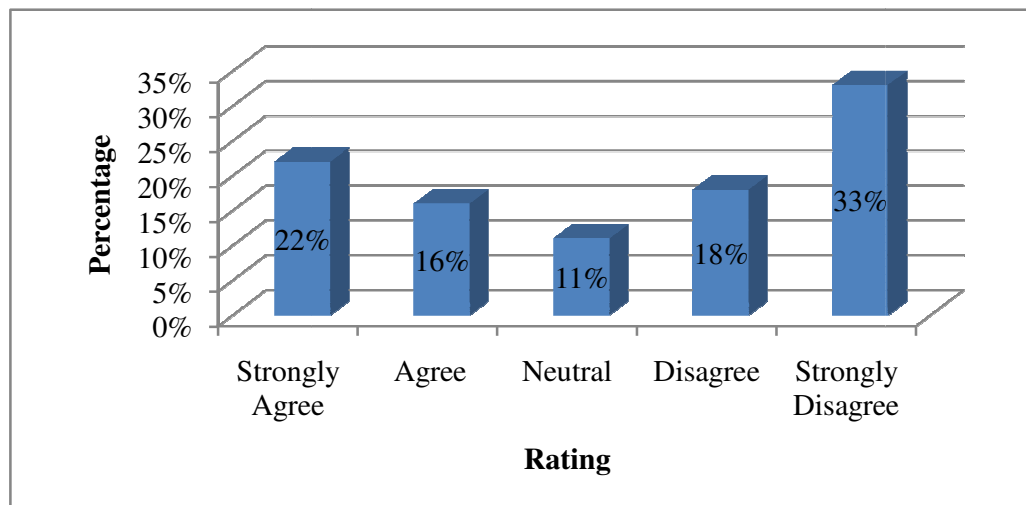


Table 4.10 and figure 4.10 indicated that the Majority of the respondents as represented by 51% disagree that Rafiki DTM has in place physical facilities with proper layout that are conducive for training, 11% of the respondents were not sure if Rafiki DTM has put in place physical facilities with proper layout that are conducive for training, 51% of the respondents disagree that Rafiki DTM has put in place physical facilities with proper layout that are conducive for training. This study findings concurs with Brenner (2014) based on a study on work conditions and employee performance at Kenya commercial bank was of the opinion that “the ability to share knowledge throughout organizations depends on how the work environment is designed to enable organizations to utilize work environment as if it were an asset. This helps organizations to improve effectiveness and allow employees to benefit from collective knowledge”. In addition, he argued that working environment

designed to suit employee's satisfaction and free flow of exchange of ideas is a better medium of motivating employees towards higher productivity.

#### 4.1.18 Employees opportunity to apply skills and knowledge

**Table 4.11 Analysis on Employees opportunity to apply skills and knowledge**

Category	Frequency	Percentage (%)
Strongly Agree	28	51.0%
Agree	15	27.0%
Neutral	5	9.0%
Disagree	1	3.0%
Strongly Disagree	6	10.0%
Total	55	100.0%

**Figure 4.11 Employees opportunity to apply skills and knowledge**

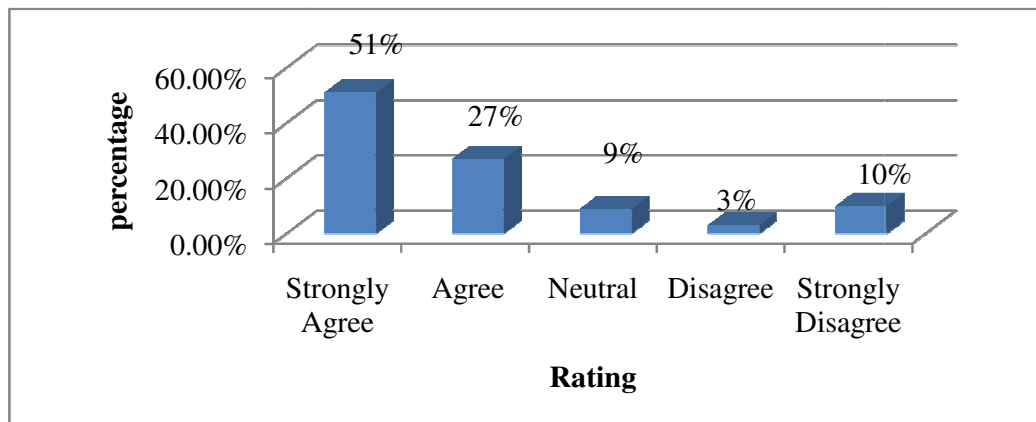


Table 4.11 and figure 4.11 indicated that the majority 78% of the respondents agree that employees are given the opportunity and resources to apply their newly acquired skills and knowledge, 9% respondents were not sure whether employees are given the opportunity and resources to apply their newly acquired skills and knowledge, 13% of the respondents disagree employees are given the opportunity and resources to apply their newly acquired skills and knowledge. The findings concurs Nilsen (2012) who argued that industrial peace is an important detail for the overall performance and growth of the organization. An organization that is used to consistent disputes and strikes performs poorly.

#### 4.1.8 Employees Support during training process

**Table 4.12**Analysis on Employees Support during training process

Category	Frequency	Percentage (%)
Strongly agree	10	18%
Agree	6	11%
Neutral	11	20%
Disagree	10	18%
Strongly disagree	18	33%
Total	<b>55</b>	<b>100%</b>

**Figure 4.12** Analysis on Employees Support during training process

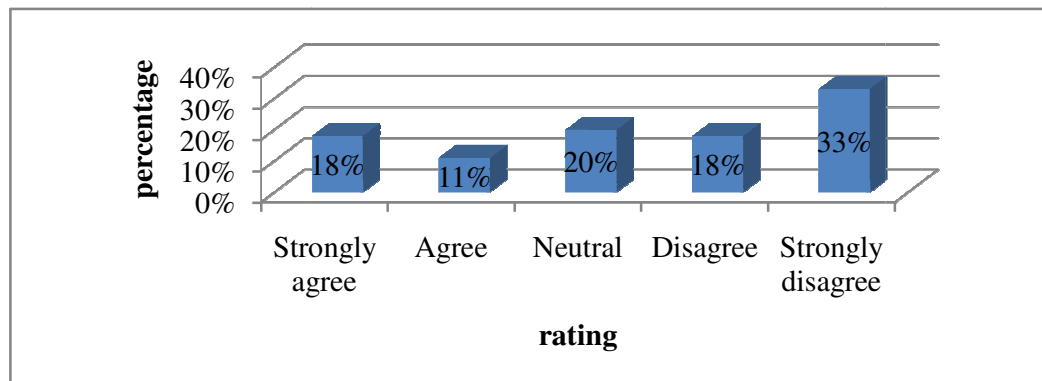


Table 4.12 and figure 4.12 indicate that majority of the respondents as presented by 51% disagreed that the organization employees are accorded support both by their supervisors and peers during the training process to enhance transfer of knowledge while 20% of the respondents stated they are not sure if the organization employees are accorded support both by their supervisors and peers during the training process to enhance transfer of knowledge, while 29% of the respondents agree that the organization employees are accorded support both by their supervisors and peers during the training process to enhance transfer of knowledge. Dominant part of the respondents was of the opinion that the organization employees are not accorded support both by their supervisors and peers during the training process to enhance transfer of knowledge.

The findings above mean that the organization had not realized the importance of according support both by their supervisors and peers during the training process to enhance transfer of knowledge that impact on its strategic plans. This study findings concur with Eisenberger et al., (2001).who noted that organization support should realizesocioemotional needs by integrating organizational membership and role status

into their social identity and reinforce employees' beliefs that organization financial and non-financial compensations increase performance.

#### 4.1.15 Training Period

**Table 4.13 Analysis on Training Period**

Category	Frequency	Percentage (%)
Strongly Agree	9	16%
Agree	11	20%
Neutral	20	36%
Disagree	8	15%
Strongly Disagree	7	13%
Total	55	<b>100%</b>

**Figure 4.13 Analysis on Training Period**

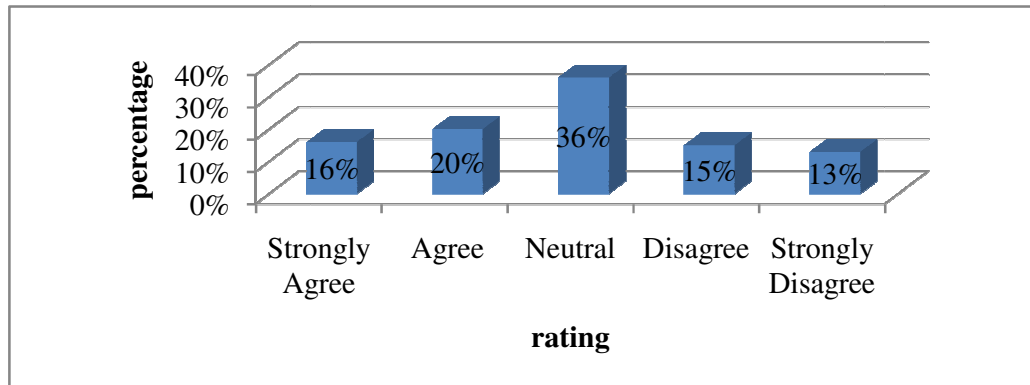


Table 4.13 and figure 4.13 indicate that the majority of the respondents as represented by 36% of the respondents were not sure if the training period is followed by additional learning opportunities like feedback on performance by supervisors, 36% of the respondents agree the training period is followed by additional learning opportunities like feedback on performance by supervisors while 28% disagree that the training period is followed by additional learning opportunities like feedback on performance by supervisors. From the findings majority felt that the training period is followed by additional learning opportunities like feedback on performance by supervisors. This research finding concurs with Matheuet. *al.* (2012) who noted that on the basis of Expectancy theory Vroom, researchers have suggested that valence or individual's beliefs regarding the desirability of outcome obtained from training is related to training success. As found that learning need was a function of perception

that increased job performance (facilitated by training) led to feeling of accomplishment, higher pay and greater potential for promotion

#### 4.1.7 Trainee Characteristics

##### 4.1.14 Employees View on Training

**Table 4.14** Analysis on Employees View on Training

Category	Frequency	Percentage (%)
Strongly Agree	19	35%
Agree	7	13%
Neutral	11	20%
Disagree	9	16%
Strongly Disagree	9	16%
Total	<b>55</b>	<b>100%</b>

**Figure 4.14** Analysis on Employees View on Training

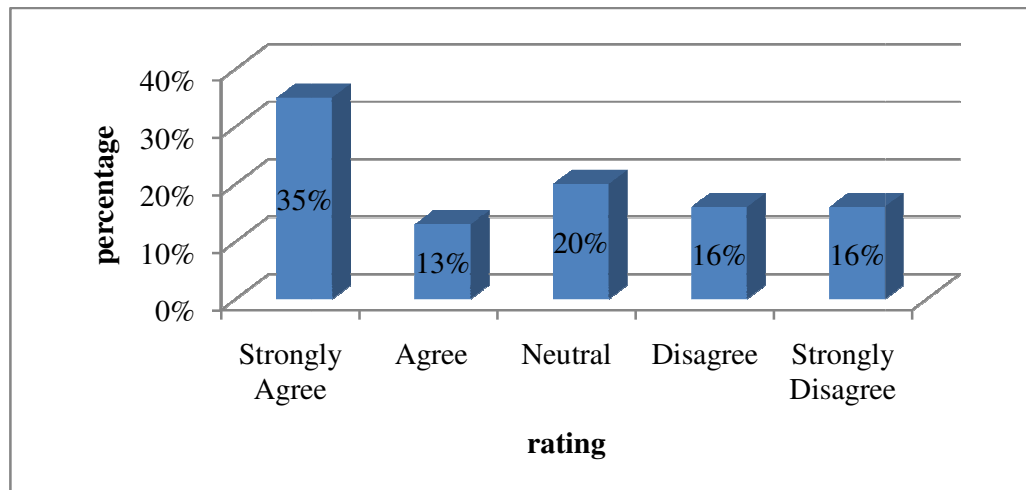


Table 4.14 and figure 4.14 indicated that majority of the respondents represented by 48% agree that employees at Rafiki DTM view training offered to them as useful to their performance and therefore are keen during the training process while 20% of the respondents were not sure if employees at Rafiki DTM view training offered to them as useful to their performance and therefore are keen during the training process, while 32% of the respondents disagree employees at Rafiki DTM view training offered to them as useful to their performance and therefore are keen during the training process. This study finding concurs with Tannenbaum, (2010) who posit as companies seek to maintain their superiority and competitiveness in the market place,

there is need to constantly upgrade their employee skills, knowledge and expertise and also improve positive attitudes

#### 4.1.2.2 Employees Motivation

**Table 4.15** Analysis on Employees Motivation

Category	Frequency	Percentage (%)
Strongly Agree	4	7%
Agree	20	37%
Neutral	10	29%
Disagree	5	9%
Strongly Disagree	16	18%
Total	<b>55</b>	<b>100 %</b>

**Figure 4.15** Analysis on Employees Motivation

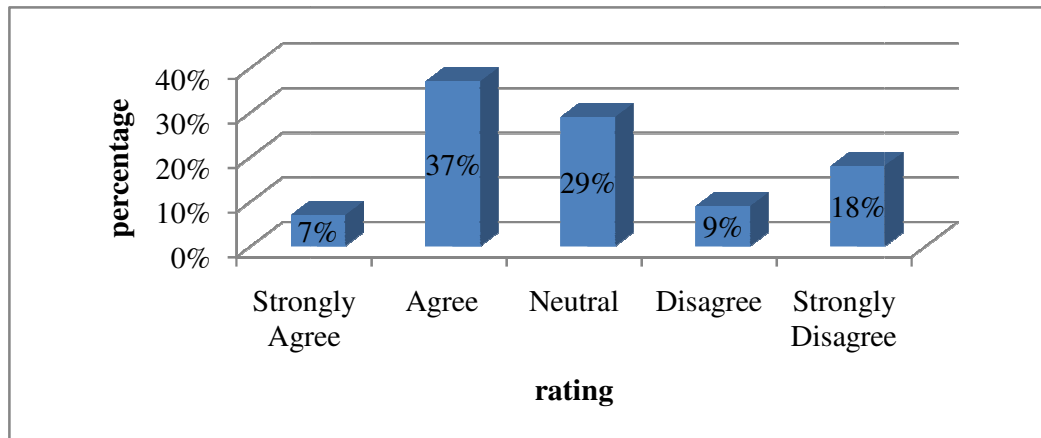


Table 4.15 and figure 4.15 indicated the majority of the respondents represented by 44% agree employees at Rafiki DTM are motivated to transfer skills and knowledge acquired through training to the work environment, 29% of the respondents were not sure if employees at Rafiki DTM are motivated to transfer skills and knowledge acquired through training to the work environment, 27% of the respondents disagree employees at Rafiki DTM are motivated to transfer skills and knowledge acquired through training to the work environment is strongly disagree effective. From the findings majority were in agreement that employees at Rafiki DTM are motivated to transfer skills and knowledge acquired through training to the work environment. This study findings concurs with Samuel (2010) that stated that mentoring helps build the consistency from employee and the organizations, that there exists a mutual relationship that not solely cares for the objectives of the organization, however additionally for the goals and career ambitions of the worker find a relevant citation



#### 4.1.17 Employees contribution to training needs at Rafiki DTM

**Table 4.16** Analysis on Employees contribution to training needs

Category	Frequency	Percentage (%)
Strongly Agree	12	22%
Agree	9	16%
Neutral	6	11%
Disagree	10	18%
Strongly Disagree	18	33%
Total	55	100%

**Figure 4.16** Analysis on Employees contribution to training needs

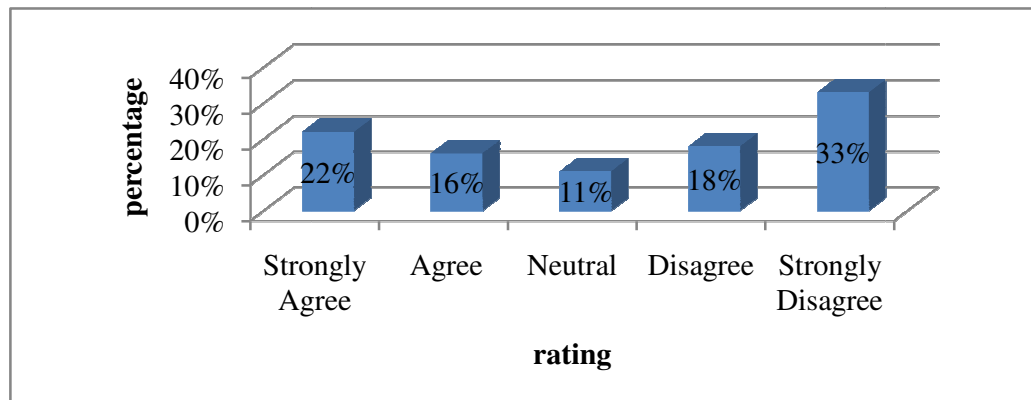


Table 4.16 and figure 4.16 indicated that the Majority of the respondents represented by 51% disagree employees of Rafiki DTM contribute to specific areas they need to be trained hence aid in preparation of master training-program contents, 11% of the respondents were not sure if the employees of Rafiki DTM contribute to specific areas they need to be trained hence aid in preparation of master training-program contents, 38% of the respondents agree employees of Rafiki DTM contribute to specific areas they need to be trained hence aid in preparation of master training-program contents. The study concurs with Barrick and Mount, (2011) who stated Individuals who have a high conscientiousness are more dependable, well-organized, persevering, and motivated to excel on the job. Moreover, they set themselves higher standards of performance and are more committed to them.

#### 4.1.15 Employees Levels of Self-Efficacy

**Table 4.17** Analysis on Employees Levels of Self-Efficacy

Category	Frequency	Percentage (%)
Strongly Agree	6	11%
Agree	8	15%
Neutral	20	36%
Disagree	8	15%
Strongly Disagree	13	23%
Total	<b>55</b>	<b>100%</b>

**Figure 4.17** Analysis on Employees Levels of Self-Efficacy

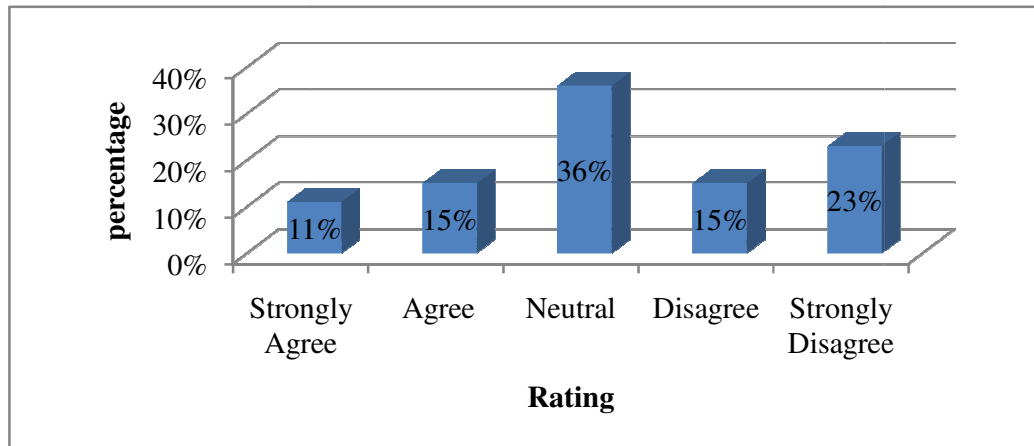


Table 4.17 and figure 4.17 indicate that the majority of the respondents as represented by 36% were not sure if the organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training, 26% of the respondents agree the organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training, 38% of the respondents strongly disagree the organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training. From the findings majority felt that the organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training. This study findings concurs with (Bandura, 2017) who stated Self-Efficacy has been shown to be positively and strongly related to job performance. In a training environment, such results are likely to translate into a

positive relationship between self-efficacy and training outcomes. Research has consistently shown positive relationship between self-efficacy and learning need.

#### 4.1.8 Employee Performance

##### 4.1.11 Analysis on Employees Service Delivery

**Table 4.18 Analysis on Employees Service Delivery**

Category	Frequency	Percentage (%)
Strongly Agree	23	42%
Agree	10	18%
Neutral	11	20%
Disagree	5	9%
Strongly Disagree	6	11%
Total	<b>55</b>	<b>100%</b>

**Figure 4.18 Analysis on Employees Service Delivery**

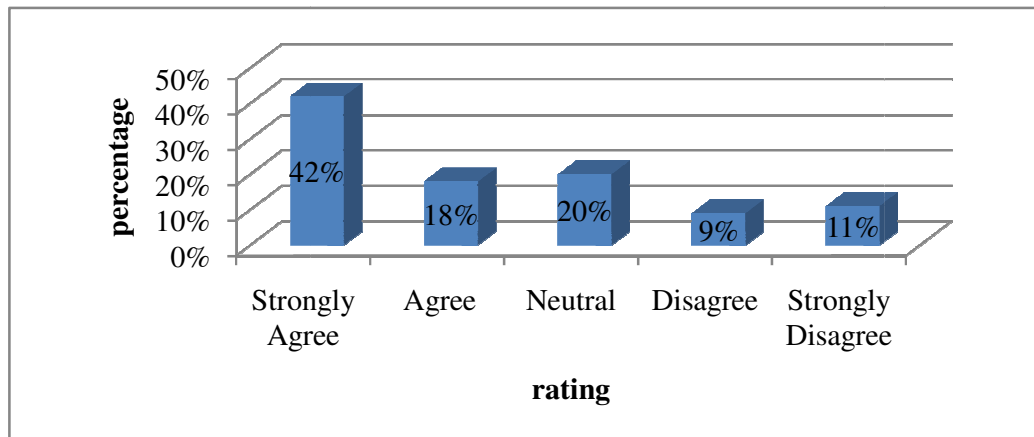


Table 4.18 and figure 4.18 indicate that the majority of the respondents as represented by 60% agree that the employees of Rafiki DTM excel in service delivery. 20% of the respondents were not sure if the employees of Rafiki DTM excel in service delivery, 20% of the respondents strongly disagreed that the employees of Rafiki DTM excel in service delivery. These research findings indicate that the majority of the respondents were in agreement that the employees of Rafiki DTM excel in service delivery. The study concurs with Samuel (2010) who stated that the majority of organizations do pay a lot of attention to employee's performance appraisals as some way of activity performance. He argues that employee performance is tied to employee satisfaction that is tied to coaching job and mentoring. Mentoring helps build the consistency from employee and the organizations, that there exists a mutual

relationship that not solely cares for the objectives of the organization, however additionally for the goals and career ambitions of the worker

#### 4.1.18 Employees performance targets

**Table 4.19 Analysis on Employees performance targets**

Category	Frequency	Percentage (%)
Strongly Agree	28	51.%
Agree	15	27%
Neutral	5	9%
Disagree	2	3%
Strongly Disagree	5	10%
Total	<b>55</b>	<b>100%</b>

**Figure 4.19 Analysis on Employees performance targets**

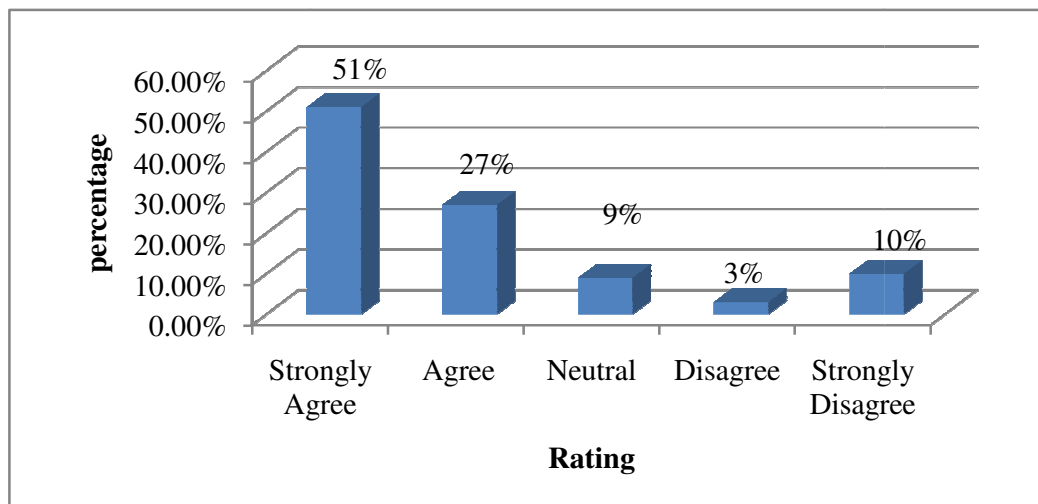


Table 4.19 and figure 4.19 indicated that the majority of the respondents as represented by 78% of the respondents agree that employees of Rafiki DTM meet their performance targets, 9% respondents were not sure whether employees of Rafiki DTM meet their performance targets, 13% of the respondents disagree employees of Rafiki DTM meet their performance targets. Donald, (2009) Training is important for employees' development as it enables them achieve self-fulfilling skills and abilities, reduce operational costs, limits organizational liabilities

#### 4.1.15 Organization Growth

**Table 4.20 Analysis on Organization Growth**

Category	Frequency	Percentage (%)
Strongly Agree	6	11%
Agree	8	15%
Neutral	20	36%
Disagree	8	15%
Strongly Disagree	13	23%
Total	<b>55</b>	<b>100%</b>

**Figure 4.20 Analysis on Organization Growth**

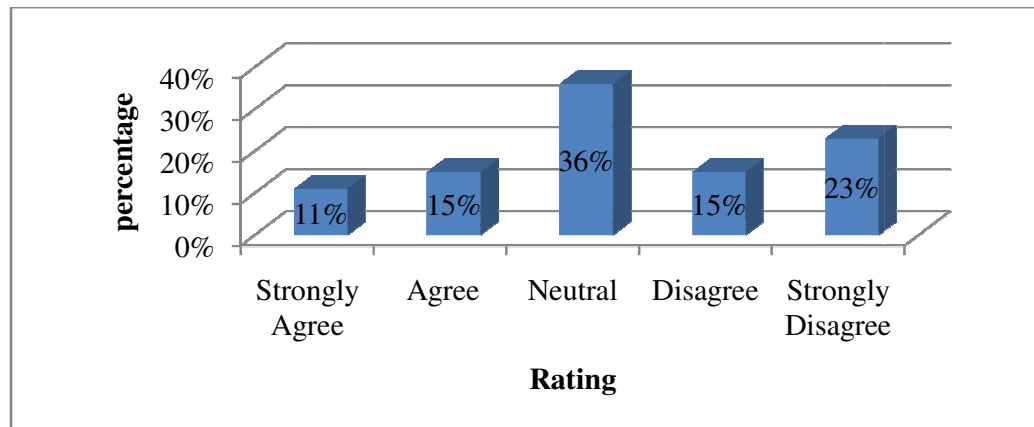


Table 4.20 and figure 4.20 indicate that the majority of the respondents as represented by 36% of the respondents were not sure if the organization has recorded growth in revenue generation, 26% of the respondents agree the organization has recorded growth in revenue generation., while 38% of the respondents disagree the organization has recorded growth in revenue generation. (Chris Amisano, 2010). Increasingly, high performing organizations today are recognizing the need to use best training and development practices to enhance their competitive advantage. Training and development are an essential element of every business if the value and potential of its people is to be harnessed and grown.

#### 4.1.8The cost of doing business

**Table 4.21**Analysis on the cost of doing business

Category	Frequency	Percentage (%)
Strongly agree	10	18%
Agree	6	11%
Neutral	11	20%
Disagree	10	18%
Strongly disagree	18	33%
Total	<b>55</b>	<b>100%</b>

**Figure 4.21**Analysis on the cost of doing business

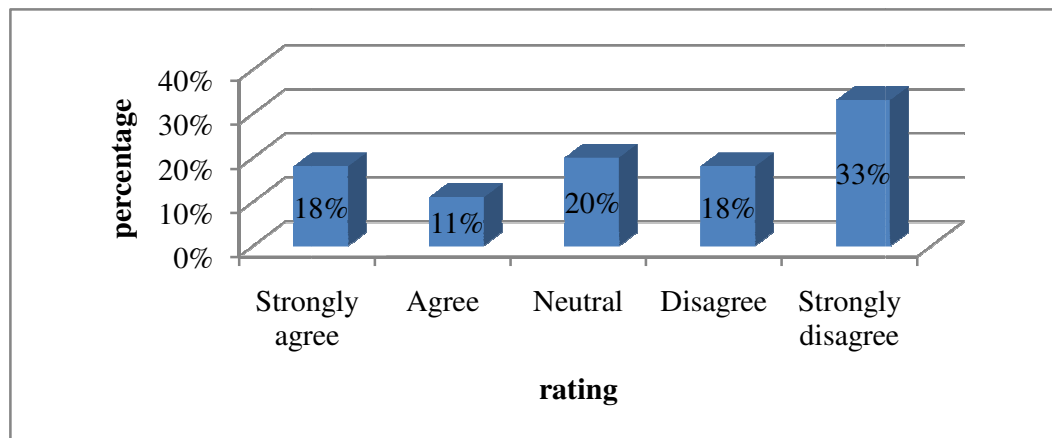


Table 4.21 and figure 4.21 indicate that majority of the respondents as indicated by 33%disagreed that the cost of doing business has reduced in Rafiki DTM. While 20% of the respondents were not sure if the cost of doing business has reduced in Rafiki DTM, While 29% of the respondents agree that the cost of doing business has reduced in Rafiki DTM. Dominant parts of the respondents were of the opinion the cost of doing business has not reduced in Rafiki DTM. The findings concur with Drucker (1997) contends that each organization has a culture that shapes and characterize the setting in which a person's conduct is seen and judged.

#### 4.1.10 Customer Base Increase

**Table 4.22** Analysis on Customer Base Increase

Category	Frequency	Percentage (%)
Strongly Agree	23	42%
Agree	7	13%
Neutral	7	13%
Disagree	6	11%
Strongly Disagree	12	21%
Total	<b>55</b>	<b>100 %</b>

**Figure 4.22** Analysis on Customer Base Increase

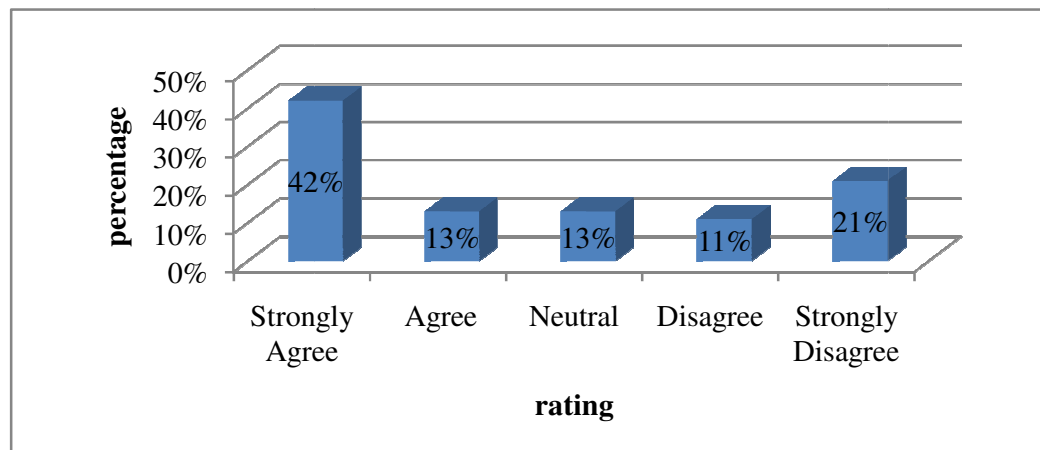


Table 4.22 and figure 4.22 indicates that majority of the respondents represented by 55% agreed that Rafiki DTM has recorded an increase in its customer base, 13% of the respondents were undecided if Rafiki DTM has recorded an increase in its customer base, 32% disagreed Rafiki DTM has recorded an increase in its customer base. This means that majority were on the option Rafiki DTM has recorded an increase in its customer base. Alusa and Kariuki (2015) studied human resource management practices and employee outcome taking a case of Coffee Research Foundation, Kenya. In the study, it is argued that scholars have hitherto failed to arrive at a consensus regarding the meaning of HRM practices. The banking sector has been in existence since the colonial era.

## **4.2 Limitations of the Study**

### **4.2.1 Bureaucracy**

Organizations have various procedures that are outlined publicly to govern movement of people to the organization and from the organization. However some procedures are usually too tedious to the dislike of visitors/researchers. This was characterized by long procedures and regulations that were expected to be followed. Despite such challenges, the researcher was adequately prepared to abide by all the regulations so that a successful research study could be carried out.

### **4.2.2 Inaccessibility to the Company**

The researcher had initially been denied access based on the restrictive policies against external researchers and especially private research studies. This was due to the recorded history of exploring and exposing inefficiencies in various organizations. However, the researcher overcame this challenge by using an introduction letter from Management University of Africa which showed the purpose of this study so that gaining accessibility could be achieved.

### **4.2.3 Lack of Cooperation**

The researcher still experienced challenges on lack of cooperation. Some of the staff within this organization had reluctantly declined to participate in this research in pretense of not very genuine reasons. As a result, quite a number of respondents would have failed to provide the data. However, to counter this challenge, the researcher had to assure the respondents that this study was only covering the academic goals.

## **4.3 Chapter Summary**

This chapter was about data analysis. The chapter first introduces information about information from the respondents in terms of their gender, education and the period they had served the organization. The chapter was further categorized in to quantitative analysis that revolved around discussing the objectives of the study. The chapter also addressed the limitations of the study.



## **CHAPTER FIVE**

### **SUMMARY, RECOMMENDATIONS AND CONCLUSIONS**

#### **5.0 Introduction**

This chapter presented a summary on findings, conclusion and recommendations. This was based on impact of training on employee performance at Rafiki microfinance bank Nairobi branch.

#### **5.1 Summary of Findings**

##### **5.1.1 What are the effects of training design on employee performance at Rafiki Microfinance bank?**

majority of the respondents represented by 51% disagreed that on-the-job training through teaching or coaching is done by employees with high experience to less experienced employees whereas 20% of the respondents undecided whether on-the-job training through teaching or coaching, 29% of the respondents agreed that on-the-job training through teaching. Dominant a part of the respondents was of the opinion that the on-the-job training through teaching or coaching is done by employees with high experience to less experienced employees. The findings concurs with Armstrong (1995) determines that on-the-job training may entail teaching method, his Research has demonstrated that on the job training efforts are likely to result in positive changes in job performance unless the newly trained competencies are transferred to the work environment.

Majority 60% agree that coaching in our organization leads to improved employee performance, 20% were not sure if Coaching at the organization leads to improved employee performance, 20% disagreed that Coaching at the organization leads to improved employee performance. These analysis findings indicate that the bulk of the respondents were in agreement that Coaching in our organization leads to improved employee performance. This study findings concurs with (Karanja, 2013) Based on the study on form of training on employee performance at the standard chartered bank it was noted that coaching and/or mentoring involves having the employees with high experience coach the less experienced employees. It is believed that mentoring offers a wide range of advantages for development of the responsibility and relationship building. The practice is often applied to newly recruited employees in the organization by being attached to a mentor who might be their immediate managers or

another senior manager. This however excludes older employees from training as it only emphasizes on new employees.

Majority 36% of the respondents were not sure if organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization, 36% agree that the organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization while 28% disagree that the organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization. From the findings majority felt that the organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization. This research finding concurs with (McCourt & Eldridge 2003) that stated the effect of Job rotation and transfers on employee performance at Kenya post bank entails shifting of employees from one responsibility to a different one. This could be from one branch to another or as a promotion to a higher rank. Transfers could also be inter-country. These rotations and transfers encourage employees to acquire knowledge of the different operations within the organization and the differences existing in different countries where the organization operates. This acquired knowledge by the selected employees for this method is advantageous to the organization as it increases the competitive advantage of the organization.

Majority 51% disagreed that the organization orientation for new employees is done to familiarize and train them on their new responsibilities, while 20% of the organization were not sure if orientation for new employees is done to familiarize and train them on their new responsibilities, 51% disagreed the orientation for new employees is done to familiarize and train them on their new responsibilities. Dominant parts of the respondents were of the opinion that organization orientation for new employees is done to familiarize and train them on their new responsibilities. This study finding concurs with (Olaniyan & Ojo, 2008) Orientation as a type of training is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, rules and regulations of the organization. This training is concerned with the introduction of new employees into new roles usually during their first day in office. This exposes them to the different functions for instance scope of their work, ways of handling their responsibilities and the company's expectations

about them. They are also introduced to an overview on the working environment including working systems, technology, and office layout. They are more so briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures.

### **5.1.2 Does work environment influence employee performance at Rafiki Microfinance bank?**

Based on the research findings Majority 74.8% of the respondents agreed At Rafiki DTM a favorable transfer climate exists which enhances training attainment and the performance there after, This study findings concurs with Shropshire and Kadlec, (2012) studied job satisfaction in banking workers in Shimla because the capital and largest town in Northern working conditions of a bank play a very important role in an individual's work out put at the bank. Working environment related to physical aspects like noise, significant lifts and exposure to toxics.

Majority of the respondents agree that the organizational culture embraces training as an important aspect of employee performance as indicated by 56%. From the findings majority felt that the organizational culture embraces training as an important aspect of employee performance. This analysis finding concurs with Newsroom(2012) Development of a positive culture in an organization prevents accidents by ensuring good working conditions and maintaining proper safety records thus improving performance.

Majority 78% of the respondents agree that employees are given the opportunity and resources to apply their newly acquired skills and knowledge, the findings concur Nilsen (2012) argued that industrial peace is an important detail for the overall performance and growth of the organization. An organization that is used to consistent disputes and strikes performs poorly. The findings mean that the organization had not realized the importance of according support both by their supervisors and peers during the training process to enhance transfer of knowledge that impact on its strategic plans.

The majority of the respondents as represented by 36% of the respondents were not sure if the training period is followed by additional learning opportunities like feedback on performance by supervisors. This research finding concurs with Matheu

*et. al.* (2012). On the basis of Expectancy theory Vroom, researchers have suggested that valence or individual's beliefs regarding the desirability of outcome obtained from training is related to training success. As found that learning need was a function of perception that increased job performance (facilitated by training) led to feeling of accomplishment, higher pay and greater potential for promotion

### **5.1.3 What are the effects of trainee characteristics on employee performance at Rafiki Microfinance Bank?**

Based on the research findings the respondents represented by 48% agree that employees at Rafiki DTM view training offered to them as useful to their performance and therefore are keen during the training process. This study finding concurs with (Tannenbaum, 2010) as companies seek to maintain their superiority and competitiveness in the market place, there is need to constantly upgrade their employee skills, knowledge and expertise and also improve positive attitudes

Majority of the respondents represented by 44% agree employees at Rafiki DTM are motivated to transfer skills and knowledge acquired through training to the work environment. This study findings concurs with Samuel (2010) that stated contends that the majority organizations do pay a lot of attention of employee's performance appraisals as some way of activity performance. He argues that the employee performance is tied to employee satisfaction that is tied to coaching job and mentoring.

Mentoring helps build the consistency from employee and the organizations, that there exists a mutual relationship that not solely cares for the objectives of the organization, 38% of the respondents agree employees of Rafiki DTM contribute to specific areas they need to be trained hence aid in preparation of master training-program contents. The study concurs with Barrick and Mount, (2011) that stated Individuals who have a high conscientiousness are more dependable, well-organized, persevering, and motivated to excel on the job. Moreover, they set themselves higher standards of performance and are more committed to them.

From the findings majority felt that the organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training. Majority of the respondents represented by 48% agree that

employees at Rafiki DTM view training offered to them as useful to their performance and therefore are keen during the training process. This study finding concurs with Tannenbaum, (2010) as companies seek to maintain their superiority and competitiveness in the market place, there is need to constantly upgrade their employee skills, knowledge and expertise and also improve positive attitudes.

Majority of the respondents represented by 44% agree employees at Rafiki DTM are motivated to transfer skills and knowledge acquired through training to the work environment. This study findings concurs with Samuel (2010) that stated that mentoring helps build the consistency from employee and the organizations, that there exists a mutual relationship that not solely cares for the objectives of the organization, however additionally for the goals and career ambitions of the worker

The majority of the respondents as represented by 36% were not sure if the organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training. This study findings concurs with (Bandura, 2017) that stated Self-Efficacy has been shown to be positively and strongly related to job performance. In a training environment, such results are likely to translate into a positive relationship between self-efficacy and training outcomes. Research has consistently shown positive relationship between self-efficacy and learning need.

#### **5.1.4 Employee Performance**

Based on the research findings the majority of the respondents as represented by 60% agree that the employees of Rafiki DTM excel in service delivery. These research findings indicate that the majority of the respondents were in agreement that the employees of Rafiki DTM excel in service delivery.

Majority of the respondents as represented by 78% of the respondents agree that employees of Rafiki DTM meet their performance targets. 26% of the respondents agree the organization has recorded growth in revenue generation.

Majority of the respondents as indicated by 51% disagreed that the cost of doing business has reduced in Rafiki DTM. While 29% of the respondents agree that the cost of doing business has reduced in Rafiki DTM. Dominant parts of the respondents were of the opinion the cost of doing business has not reduced in Rafiki DTM. The

findings concur with Drucker (1997) contends that each organization has a culture that shapes and characterizes the setting in which a person's conduct is seen and judged.

The respondents represented by 55% agreed that Rafiki DTM has recorded an increase in its customer base. This means that majority were on the option Rafiki DTM has recorded an increase in its customer base.

## **5.2 Conclusion**

The respondents were asked to give their opinion on whether training design influences the employee performance. Majority of the respondents were in agreement training design influences employee performance. It was concluded that training design influenced the employee performance.

The respondents were asked to give their opinion on whether environment influence has an influence on employee performance. From the findings majority of respondents agreed that environment influence had influenced employee performance. This implied that environment influence had an influence on employee performance.

The respondents were asked to give their opinion on whether trainee characteristics had influenced employee performance. The analysis shows most of respondents were in agreement that trainee characteristics had great effect on the employee performance. This implied that trainee characteristics have influence on employee performance

## **5.3 Recommendations**

### **5.3.1. Training Design**

Based on the research findings the recommends to the management of Rafiki should be flexible on the training designs to be adopted by the bank when trainings its employees.

The research recommends to scholar and practioniers to investigate among the different forms of training to highlight the best training that the management of Rafiki microfinance should adopt.

### **5.3.2. Work Environment**

Based on the research findings the recommends to the management of Rafiki should note that work environment also influence how effective the learning process during training will be. They also determine the extent to which these capabilities acquired was implemented in the job setting. The main environmental factor is transfer of training climate. This describes the perception the trainee has on the usage of the knowledge acquired in the job setting. Therefore the management of the banks should ensure the working environment influence the employees positively.

Based on the research finding the research recommends further studies to be conducted on possible ways of improving working condition as per the nature of business and technological advancement.

### **5.3.3. Trainee Characteristics**

As companies seek to maintain their superiority and competitiveness in the market place, there is need to constantly upgrade their employee skills, knowledge and expertise and also improve positive attitudes. Therefore the management of Rafiki should conduct an audit of its employee characteristics' and trails and design a training program as per their traits.

Based on the research finding the research recommend further studies on how the management of the organization can strategies and training method that factor in the different needs and characteristics of the employee to enhance the influence of training on employee performance

## **5.5 Suggestions for Further Study**

This study sought-after assess to influence of training on employee performance in Rafiki Microfinance bank. However, the study can't be generalized in alternativeof micro finance bank because of demographic and economic factors. The study also recommends more studies in other microfinance bank.

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## APPENDICES

### APPENDIX I QUESTIONNAIRE

1. Gender

Male [    ]

Female [    ]

2. What is the highest level of education you have attained?

Secondary [    ]

College [    ]

University [    ]

Others (Specify) [    ]

3. Work Experience

Below 1 year [    ]

1-6 years [    ]

7-11 years [    ]

Above 12 years [    ]

### SECTION B TRAINING DESIGN

To what extent do you agree to the following selected statements on training design using a scale of 1= Strongly Disagree, 2=Disagree, 3=Moderate, 4=Agree, 5= Strongly Agree?

Statement	1	2	3	4	5
At Rafiki DTM on-the-job training through teaching or coaching is done by employees with high experience to less experienced employees					
Coaching in our organization leads to improved employee performance					
in our organization rotations and transfers are done to encourage employees to acquire knowledge of the different operations within the organization					

In our organization orientation for new employees is done to familiarize and train them on their new responsibilities					
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### SECTION C WORK ENVIRONMENT

To what extent do you agree to the following selected statements on work environment using a scale of 1= Strongly Disagree, 2=Disagree, 3=Moderate, 4=Agree, 5= Strongly Agree?

Statement	1	2	3	4	5
At Rafiki DTM a favorable transfer climate exists which enhances training attainment and the performance there after					
Our organizational culture embraces training as an important aspect of employee performance					
Rafiki DTM has in place physical facilities with proper layout that are conducive for training					
Employees are given the opportunity and resources to apply their newly acquired skills and knowledge					
In our organization employees are accorded support both by their supervisors and peers during the training process to enhance transfer of knowledge					
The training period is followed by additional learning opportunities like feedback on performance by supervisors					

### SECTION D TRAINEE CHARACTERISTICS

To what extent do you agree to the following selected statements on trainee characteristics using a scale of 1= strongly Disagree, 2=Disagree, 3=Moderate, 4=Agree, 5= strongly Agree?

Statement	1	2	3	4	5
Employees at Rafiki DTM view training offered to them as useful to their performance and therefore are keen during the training process					
Employees at RafikiDTM are motivated to transfer skills and					

knowledge acquired through training to the work environment					
Employees of Rafiki DTM contribute to specific areas they need to be trained hence aid in preparation of master training-program contents					
In our organization employees with higher levels of self-efficacy (diligence) have more confidence in their ability to learn and therefore achieve more after training					

## SECTION E EMPLOYEE PERFORMANCE

To what extent do you agree to the following selected statements on employee performance using a scale of 1= Strongly Disagree, 2=Disagree, 3=Moderate, 4=Agree, 5= Strongly Agree?

Statement	1	2	3	4	5
The employees of Rafiki DTM excel in service delivery					
Employees of Rafiki DTM meet their performance targets.					
Our organization has recorded growth in revenue generation					
The cost of doing business has reduced in Rafiki DTM					
Rafiki DTM has recorded an increase in its customer base					